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EXPRESS MAIL CERTIFICATE

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I hereby certify that, on the date indicated above, this paper or fee was deposited with the U.S. Postal Service & that it was addressed for delivery to the Assistant Commissioner for Patents, Washington, DC 20231 by "Express Mail Post Office to Addressee" service.

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PATENT TRADEMARK OFFICE

Docket No.: 3147/1G921-US1

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PK
#2

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Ronald A. BRACO

Serial No.: 09/852,119

Confirmation No.: N/A

Filed: May 9, 2001

For: ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM

INFORMATION DISCLOSURE STATEMENT

Hon. Commissioner of
Patents and Trademarks
Washington, DC 20231

Sir:

In order to comply with 37 CFR 1.97 and 1.98, attached hereto is a copy of Form PTO-1449 and copies of the documents listed thereon.

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In accordance with MPEP Sections 609 and 707.05(b), it is requested that each document cited (including any cited in applicant's specification which is not repeated on the attached Form PTO-1449) be given thorough consideration and that it be cited of record in the prosecution history of the present application by initialing Form PTO-1449 next to the document. Such initialing is requested even if the Examiner does not consider a cited document to be sufficiently pertinent to use in a rejection, or otherwise does not consider it to be prior art for any reason, or even if the Examiner does not believe that the guidelines for citation have been fully complied with. This is requested so that each document becomes listed on the face of the patent issuing on the present application.

This submission is filed before a first action on the merits has been mailed.

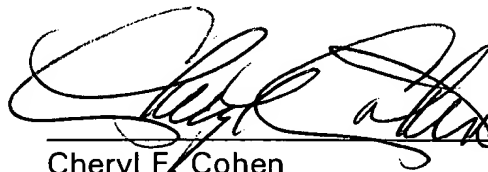
The present Information Disclosure Statement is being submitted in compliance with 37 CFR 1.56, but the citation of such document is not to be construed as an admission that such document is necessarily relevant or prior art. No representation is intended that the cited documents represent the results of a complete search, and it is anticipated that the Examiner, in the normal course of examination, will make an independent search and will determine the best prior art consistent with 37 CFR 1.104(a) and 1.106(b) and, in the course of each search, will review for relevance every document cited on the attached form even if not initialed.

It is believed that no fee is due. However, if the Commissioner determines that a fee is due, the Commissioner is hereby authorized to charge the above deposit account for any deficiency.

Early and favorable consideration is earnestly solicited.

Respectfully submitted,

Dated: June 14, 2001

A handwritten signature in black ink, appearing to read 'Cheryl F. Cohen', written over a horizontal line.

Cheryl F. Cohen
Registration No. 40,361
Attorney for Applicant(s)

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FORM PTO-149

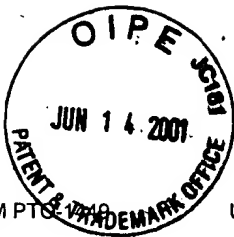
U.S. DEPARTMENT OF COMMERCE PATENT & TRADEMARK OFFICE

SHEET 1 OF 3
(REV. 7-80)**LIST OF REFERENCES CITED BY APPLICANT**

(Use Several Sheets if Necessary)

DOCKET NO.: 3147/1G921-US1
APPLICANT: Ronald A. BRACOSERIAL NO: 09/852,119
FILING DATE: May 9, 2001
CONFIRMATION NO: N/ARECEIVED
SEP 27 2001
Group 2100**U.S. PATENT DOCUMENTS**

<u>*EXAMINER INITIALS</u>	<u>DOCUMENT NUMBER</u>	<u>DATE</u>	<u>NAME</u>	<u>CLASS</u>	<u>SUBCLASS</u>	<u>FILING DATE</u>
	1. 4,315,101	2/9/82	Atalla	178	22.08	10/9/79
	2. 4,317,957	3/2/82	Sendrow	178	22.08	3/10/80
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	7. 4,689,478	8/25/87	Hale et al.	235	380	12/24/84
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	14. 5,465,206	11/7/95	Hilt et al.	364	406	11/1/93
	15. 5,649,117	7/15/97	Landry	395	240	6/3/94
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SHEET 2 OF 3
(REV. 7-80)**LIST OF REFERENCES CITED BY APPLICANT**

(Use Several Sheets if Necessary)

DOCKET NO.: 3147/1G921-US1
APPLICANT: Ronald A. BRACOSERIAL NO: 09/852,119
FILING DATE: May 9, 2001
CONFIRMATION NO: N/ARECEIVED
SEP 27 2001
Group 2100*EXAMINER
INITIALS

35. 6,072,870	6/6/2000	Nguyen et al.	380	24	6/17/96
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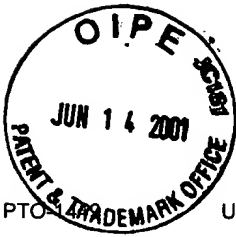
FOREIGN PATENT DOCUMENTS

*EXAMINER <u>INITIALS</u>	<u>DOCUMENT NUMBER</u>	<u>DATE</u>	<u>COUNTRY</u>	<u>TRANSLATION CLASS</u>	<u>SUBCLASS</u>	<u>YES</u>	<u>NO</u>
	44. WO 00/42551	7/20/00	PCT				
	45. WO 99/05628	2/4/99	PCT				
	46. WO 99/07102	2/11/99	PCT				
	47. WO 99/10823	3/4/99	PCT				
	48. WO 99/13421	3/18/99	PCT				
	49. WO 99/15999	4/1/99	PCT				
	50. WO 99/58339	11/18/99	PCT				

OTHER REFERENCES**(INCLUDING AUTHOR, TITLE DATE, PERTINENT PAGES, ETC.)***EXAMINER
INITIALS

EXAMINER: _____

DATE CONSIDERED: _____



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U.S. DEPARTMENT OF COMMERCE PATENT & TRADEMARK OFFICE

SHEET 3 OF 3
(REV. 7-80)

LIST OF REFERENCES CITED BY APPLICANT

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DOCKET NO.: 3147/1G921-US1
APPLICANT: Ronald A. BRACO

SERIAL NO: 09/852,119
FILING DATE: May 9, 2001
CONFIRMATION NO: N/A

*EXAMINER
INITIALS

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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